Case 13-42343 Doc 1 Filed 09/27/13 Entered 09/27/13 13:56:36 Desc Main Document Page 1 of 57

B1 (Official Form 1) (04/13) **United States Bankruptcy Court EASTERN DISTRICT OF TEXAS** Voluntary Petition **SHERMAN DIVISION** Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse) (Last, First, Middle): **Tucker, Lawrence Vernon** All Other Names used by the Joint Debtor in the last 8 years All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more than one, state all): xxx-xx-3241 than one, state all): Street Address of Debtor (No. and Street, City, and State): Street Address of Joint Debtor (No. and Street, City, and State): 4837 Durham Drive Plano, TX ZIP CODE ZIP CODE 75093 County of Residence or of the Principal Place of Business: County of Residence or of the Principal Place of Business: Mailing Address of Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address): 4837 Durham Drive Plano, TX ZIP CODE ZIP CODE 75093 Location of Principal Assets of Business Debtor (if different from street address above): ZIP CODE Type of Debtor Nature of Business Chapter of Bankruptcy Code Under Which (Form of Organization) (Check one box.) the Petition is Filed (Check one box.) (Check one box.) Health Care Business Chapter 7 Chapter 15 Petition for Recognition Individual (includes Joint Debtors) Single Asset Real Estate as defined Chapter 9 in 11 U.S.C. § 101(51B) of a Foreign Main Proceeding See Exhibit D on page 2 of this form. Chapter 11 Railroad Corporation (includes LLC and LLP) Chapter 15 Petition for Recognition Chapter 12 Stockbroker of a Foreign Nonmain Proceeding Partnership  $\square$ Chapter 13 Commodity Broker Other (If debtor is not one of the above entities, check Clearing Bank this box and state type of entity below.) Nature of Debts  $\square$ Other (Check one box.) **Chapter 15 Debtors** Tax-Exempt Entity Debts are primarily Debts are primarily consumer Country of debtor's center of main interests: (Check box, if applicable.) debts, defined in 11 U.S.C. business debts. § 101(8) as "incurred by an Debtor is a tax-exempt organization Each country in which a foreign proceeding by, regarding, or under title 26 of the United States individual primarily for a personal, family, or houseagainst debtor is pending: Code (the Internal Revenue Code). hold purpose. Filing Fee (Check one box.) Check one box: Chapter 11 Debtors Debtor is a small business debtor as defined by 11 U.S.C. § 101(51D). ▼ Full Filing Fee attached. Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Debtor's aggregate noncontigent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,490,925 (amount subject to adjustment on 4/01/16 and every three years thereafter). Filing Fee waiver requested (applicable to chapter 7 individuals only). Must Check all applicable boxes: attach signed application for the court's consideration. See Official Form 3B. A plan is being filed with this petition. Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b). Statistical/Administrative Information THIS SPACE IS FOR COURT USE ONLY Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. **Estimated Number of Creditors** 50,001-Over **√** 1-49 50-99 5,001-10,001-□ 25.001-100-199 **1** 200-999 \_\_\_ 1,000-5.000 10 000 25.000 50.000 100.000 100.000 Estimated Assets \$50,001 to \$100,001 to \$500,001 \$50,000,001 \$0 to \$1,000,001 \$10,000,001 \$100,000,001 \$500,000,001 More than \$50,000 \$100,000 \$500,000 to \$1 million to \$10 million to \$50 million to \$100 million to \$500 million to \$1 billion \$1 billion Estimated Liabilities \$50,000,001 \$50,001 to \$100,001 to \$500,001 \$1,000,001 \$10,000,001 \$100,000,001 \$500,000,001 More than

to \$100 million

to \$500 million

to \$1 billion

\$1 billion

to \$50 million

\$500,000

to \$1 million

to \$10 million

\$50,000 \$100,000

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B1 (Official Form 1) (04/13)	rage 2 or 37	Page 2
Voluntary Petition	Name of Debtor(s): Lawrence Vern	on Tucker
(This page must be completed and filed in every case.)		
All Prior Bankruptcy Cases Filed Within Last	T	1
Location Where Filed: Northern District of Texas	Case Number: 12-40468	Date Filed: 2/28/2012
Location Where Filed:	Case Number:	Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partner or	r Affiliate of this Debtor (If more t	han one, attach additional sheet.)
Name of Debtor: None	Case Number:	Date Filed:
District:	Relationship:	Judge:
Does the debtor own or have possession of any property that poses or is alleged to pose.  Yes, and Exhibit C is attached and made a part of this petition.  No.  Ex  (To be completed by every individual debtor. If a joint petition is filed, each Exhibit D, completed and signed by the debtor, is attached and recommendation.	(To be completed if whose debts are print I, the attorney for the petitioner named in the informed the petitioner that [he or she] may of title 11, United States Code, and have essuch chapter. I further certify that I have derequired by 11 U.S.C. § 342(b).  X  hibit C  e a threat of imminent and identifiable harm to the spouse must complete and attach a second c	y proceed under chapter 7, 11, 12, or 13 xplained the relief available under each elivered to the debtor the notice  Date  public health or safety?
If this is a joint petition:  Exhibit D, also completed and signed by the joint debtor, is attact	shed and made a part of this petition.	
	ling the Debtor - Venue applicable box.)	
Debtor has been domiciled or has had a residence, principal place of preceding the date of this petition or for a longer part of such 180 day  There is a bankruptcy case concerning debtor's affiliate, general partr	business, or principal assets in this Dis s than in any other District.	, ,
Debtor is a debtor in a foreign proceeding and has its principal place of principal place of business or assets in the United States but is a defer or the interests of the parties will be served in regard to the relief sou	endant in an action or proceeding [in a f	
•	des as a Tenant of Residential Proper	rty
Landlord has a judgment against the debtor for possession of debtor's	oplicable boxes.) s residence. (If box checked, complete	the following.)
Ī	Name of landlord that obtained judgme	ent)
$\overline{\epsilon}$	Address of landlord)	
Debtor claims that under applicable nonbankruptcy law, there are circ monetary default that gave rise to the judgment for possession, after	cumstances under which the debtor wou	· · · · · · · · · · · · · · · · · · ·
Debtor has included with this petition the deposit with the court of any petition.	rent that would become due during the	e 30-day period after the filing of the
□ Debtor certifies that he/she has served the Landlord with this certifica	tion (11 U.S.C. & 362(I))	

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11 (Official Form 1) (04/13)	Page 3
Voluntary Petition	Name of Debtor(s): Lawrence Vernon Tucker
(This page must be completed and filed in every case)	
Siç	gnatures
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative
I declare under penalty of perjury that the information provided in this petition is true and correct.  [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7,	I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.
11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.	(Check only one box.)
[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).	I request relief in accordance with chapter 15 of title 11, United States Code.  Certified copies of the documents required by 11 U.S.C. § 1515 are attached.
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.
X /s/ Lawrence Vernon Tucker	
Lawrence Vernon Tucker	X
Χ	(Signature of Foreign Representative)
Telephone Number (If not represented by attorney)	(Printed Name of Foreign Representative)
9/27/2013	
Date	Date
Signature of Attorney*	Signature of Non-Attorney Bankruptcy Petition Preparer  I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as
X /s/ Weldon Reed Allmand Weldon Reed Allmand Bar No. 24027134	defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and
Allmand Law Firm, PC 5646 Milton street suite 120 Dallas Texas 75206	information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filling for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.
Phone No Fax No	_
9/27/2013	Printed Name and title, if any, of Bankruptcy Petition Preparer
Date *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
Signature of Debtor (Corporation/Partnership)	7
I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.	
The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Address X
v	Date
Signature of Authorized Individual	Signature of bankruptcy petiton preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.
Printed Name of Authorized Individual	Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.
Title of Authorized Individual	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.
Date	A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

# B 1D (Official Form 1, Exhibit D) (12/09) UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF TEXAS SHERMAN DIVISION

In re:	Lawrence Vernon Tucker	Case No.	
			(if known)

Debtor(s)

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit couseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

# B 1D (Official Form 1, Exhibit D) (12/09) UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF TEXAS SHERMAN DIVISION

In re:	Lawrence Vernon Tucker		
			(if known)

Debtor(s)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT
Continuation Sheet No. 1
4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
Active military duty in a military combat zone.
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Lawrence Vernon Tucker  Lawrence Vernon Tucker
Date: 9/27/2013

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B6A (Official Form 6A) (12/07)

In re Lawrence Vernon Tucker		Case No.	
			(if known)

# **SCHEDULE A - REAL PROPERTY**

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption	Amount Of Secured Claim
Homestead 4837 Durham Drive Plano, TX 75093	Fee Simple	C	\$319,622.00	\$311,657.00

Total: \$319,622.00 (Report also on Summary of Schedules)

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B6B (Official Form 6B) (12/07)

In re Lawrence	Vernon Tuc	ker
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Case No.	
	(if known)

# **SCHEDULE B - PERSONAL PROPERTY**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.		Cash	-	\$2.00
Checking, savings or other financial accounts, certificates of deposit		Texas Legacy Bank - Savings Account (9198)	-	\$600.00
or shares in banks, savings and loan, thrift, building and loan, and home-		Texas Legacy Bank - Checking Account (2339)	-	\$200.00
stead associations, or credit unions, brokerage houses, or cooperatives.		Texas Security Bank 9405	-	\$2,759.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	x			
4. Household goods and furnishings, including audio, video and computer		Sofa	-	\$350.00
equipment.		Televisions (3)	-	\$875.00
		DVD Player	-	\$100.00
		Personal Computer/Printer	-	\$200.00
		Coffee Table	-	\$100.00
		Dining Table/Chairs	-	\$500.00
		Refrigerator/Freezer	-	\$400.00
		Microwave	-	\$50.00
		Washing Machine	-	\$150.00
		Clothes Dryer	-	\$200.00
		Dishes/Flatware	-	\$200.00
		Pots/Pans/Cookware	-	\$300.00

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B6B (Official Form 6B) (12/07) -- Cont.

In re Lawrence Vernon Tucker	Case No.	
	_	(if known)

# **SCHEDULE B - PERSONAL PROPERTY**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
		Beds (2)	-	\$400.00
		Dresser/Nightstand	-	\$500.00
		Telephone	-	\$50.00
		Cellular Telephone	-	\$200.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books, Family Pictures	-	\$150.00
6. Wearing apparel.		Clothing (2 Adults, 3 Children)	-	\$650.00
7. Furs and jewelry.		Jewelry, including wedding rings	-	\$2,000.00
8. Firearms and sports, photographic, and other hobby equipment.	x			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	x			
10. Annuities. Itemize and name each issuer.	x			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	x			

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B6B (Official Form 6B) (12/07) -- Cont.

In re Lawrence Vernon Tucker	Case No.	
		(if known)

# **SCHEDULE B - PERSONAL PROPERTY**

		Continuation Sheet No. 2		
Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		IRS - Northwestern Mutual	С	\$4,928.46
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		Lawrence V. Tucker, M.D., PLLC 100% Ownership No Assets	-	\$100.00
		Lawrence V. Tucker, M.D., Inc. California Corporation, no longer in operation.	-	\$100.00
14. Interests in partnerships or joint ventures. Itemize.	x			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	x			
16. Accounts receivable.	х			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	x			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	x			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	x			

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B6B (Official Form 6B) (12/07) -- Cont.

Case No.	
	(if known)

# **SCHEDULE B - PERSONAL PROPERTY**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	x			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	х			
22. Patents, copyrights, and other intellectual property. Give particulars.	x			
23. Licenses, franchises, and other general intangibles. Give particulars.	х			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	x			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2008 Jaguar XF, Miles	С	\$12,225.00
		2008 Audi Q7 60K miles Car in non-filing spouses name only.	W	\$20,793.00
26. Boats, motors, and accessories.	х			
27. Aircraft and accessories.	х			

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B6B (Official Form 6B) (12/07) -- Cont.

In re Lawrence Vernon Tucker	Case No.	
		(if known)

#### **SCHEDULE B - PERSONAL PROPERTY**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
28. Office equipment, furnishings, and supplies.	х			
29. Machinery, fixtures, equipment, and supplies used in business.	х			
30. Inventory.	х			
31. Animals.	х			
32. Crops - growing or harvested. Give particulars.	х			
33. Farming equipment and implements.	х			
34. Farm supplies, chemicals, and feed.	х			
35. Other personal property of any kind not already listed. Itemize.	x			

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B6C (Official Form 6C) (4/13)

In re Lawrence Vernon Tucker

Case No.	
	(If known)

# **SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Debtor claims the exemptions to which debtor is entitled under: (Check one box)	Check if debtor claims a homestead exemption that exceeds \$155,675.*
☐ 11 U.S.C. § 522(b)(2) ☐ 11 U.S.C. § 522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Homestead 4837 Durham Drive Plano, TX 75093	Const. art. 16 §§ 50, 51, Texas Prop. Code §§ 41.001002	\$7,965.00	\$319,622.00
Sofa	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$350.00	\$350.00
Televisions (3)	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$875.00	\$875.00
DVD Player	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$100.00	\$100.00
Personal Computer/Printer	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$200.00	\$200.00
Coffee Table	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$100.00	\$100.00
Dining Table/Chairs	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$500.00	\$500.00
Refrigerator/Freezer	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$400.00	\$400.00
Microwave	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$50.00	\$50.00
Washing Machine	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$150.00	\$150.00
* Amount subject to adjustment on 4/01/16 and every commenced on or after the date of adjustment.	three years thereafter with respect to cases	\$10,690.00	\$322,347.00

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B6C (Official Form 6C) (4/13) -- Cont.

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mile	Lawrence	vernon	rucker

Case No.	
	(If known)

# **SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Clothes Dryer	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$200.00	\$200.00
Dishes/Flatware	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$200.00	\$200.00
Pots/Pans/Cookware	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$300.00	\$300.00
Beds (2)	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$400.00	\$400.00
Dresser/Nightstand	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$500.00	\$500.00
Telephone	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$50.00	\$50.00
Cellular Telephone	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$200.00	\$200.00
Books, Family Pictures	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$150.00	\$150.00
Clothing (2 Adults, 3 Children)	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(5)	\$650.00	\$650.00
Jewelry, including wedding rings	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(6)	\$2,000.00	\$2,000.00
IRS - Northwestern Mutual	Tex. Prop. Code § 42.0021	\$4,928.46	\$4,928.46
2008 Jaguar XF, Miles	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(9)	\$0.00	\$12,225.00
2008 Audi Q7 60K miles	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(9)	\$20,793.00	\$20,793.00
Car in non-filing spouses name only.	(α)(θ)		
		\$41,061.46	\$364,943.46

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B6D (Official Form 6D) (12/07) In re Lawrence Vernon Tucker

Case No.	
	(if known)

#### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY		CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #:  City of Plano Appraisal P.O. Box 8006 McKinney, TX 75070		С	DATE INCURRED: NATURE OF LIEN: Property Taxes COLLATERAL: Homestead REMARKS: Direct Pay				\$1,561.67	
ACCT #:  Collin Co. Junior College Appraisal P.O. Box 8006 McKinney, TX 75070		С	VALUE: \$319,622.00  DATE INCURRED: NATURE OF LIEN: Property Taxes COLLATERAL: Homestead REMARKS: Direct Pay				\$267.34	
ACCT #:  Collin County Appraisal District c/o Gay McCall Isaacks et al 777 E. 15th Street Plano, TX 75074		С	VALUE: \$319,622.00  DATE INCURRED: NATURE OF LIEN: Property Taxes COLLATERAL: Homestead REMARKS: Direct Pay				\$767.09	
ACCT #:  Plano ISD Appraisal P.O. Box 8006 McKinney, TX 75070		С	VALUE: \$319,622.00  DATE INCURRED: NATURE OF LIEN: Property Taxes COLLATERAL: Homestead REMARKS: Direct Pay				\$4,263.76	
			VALUE: \$319,622.00  Subtotal (Total of this	_	e) >		\$6,859.86	\$0.00
			Total (Use only on last	_	•		Ψυ,υυθ.00	Ψ0.00

\_\_\_\_\_\_1 \_\_\_\_continuation sheets attached

Total (Use only on last page) > (Report

(Report also on Summary of Schedules.) (If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.) Case 13-42343 Doc 1

B6D (Official Form 6D) (12/07) - Cont.
In re Lawrence Vernon Tucker

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Case No. \_\_\_\_\_(if known)

### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #: Pulte Mortgage, LLC 7390 S. Iola Englewood, CO 80112		С	DATE INCURRED: 2/2012 NATURE OF LIEN: Mortgage COLLATERAL: Homestead REMARKS:  VALUE: \$319,622.00				\$311,657.00	
ACCT #: xxxxxxxx8211  WFDS/WDS P.O. Box 1697 Winterville, NC 28590-1697		С	DATE INCURRED: 1/14/2012 NATURE OF LIEN: Purchase Money COLLATERAL: 2008 Jaguar XF, 34,282 Miles REMARKS: Pay Direct  VALUE: \$12,225.00				\$40,387.00	\$28,162.00
		sheet	s attached Subtotal (Total of this F	<b>'</b> ag	e) >		\$352,044.00	\$28,162.00
to Schedule of Creditors Holding Secured Claims			Total (Use only on last p	_	-		\$358,903.86 (Report also on	\$28,162.00 (If applicable,

(Report also on Summary of Schedules.)

report also on Statistical Summary of Certain Liabilities and Related Data.) Case 13-42343 Doc 1 Filed 09/27/13 Entered 09/27/13 13:56:36 Desc Main Document Page 16 of 57

B6E (Official Form 6E) (04/13)

In re Lawrence Vernon Tucker

Case No.	
	(If Known)

# SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
ΤY	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)
	Domestic Support Obligations  Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case  Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans  Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals  Claims of individuals up to \$2,775* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
V	Taxes and Certain Other Debts Owed to Governmental Units  Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution  Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated  Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).
V	Administrative allowances under 11 U.S.C. Sec. 330 Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. §§ 326, 328, 329 and 330.
	mounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of ustment.
	continuation sheets attached

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B6E (Official Form 6E) (04/13) - Cont.

In re Lawrence Vernon Tucker

Case No.	
	(If Known)

#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

TYPE OF PRIORITY Taxes and Certain Other Debts Owed to Governmental Units

	TYPE OF PRIORITY	axe	s an	a Certain Other Debts Owed to Go	ver	nm	ien	tai Units		
MAILIN INCLUD AND ACC	TOR'S NAME, IG ADDRESS ING ZIP CODE, OUNT NUMBER ructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCT #: xxx-xx-32	241	T	T	DATE INCURRED: 2009/2010						
Internal Revenue Department of the PO Box 7346 Philadelphia, PA	Treasury		С	CONSIDERATION: Taxes REMARKS: In Plan				\$31,402.34	\$31,402.34	\$0.00
ACCT #:		Τ		DATE INCURRED: 2011						
State of California PO Box 942867 Sacramento, CA 9			С	CONSIDERATION: Taxes REMARKS: In Plan				\$1,123.00	\$1,123.00	\$0.00
Sheet no1				sheets Subtotals (Totals of this	pa	ge)	>	\$32,525.34	\$32,525.34	\$0.00
	le of Creditors Holding P (Use Repo (Use If app	riori only rt a only lica	ity Cla y on I Iso o y on I able,		Total	tal	>			

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B6E (Official Form 6E) (04/13) - Cont.

In re Lawrence Vernon Tucker

Case No.	
	(If Known)

# SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

TYPE OF PRIORITY A	dm	inistı	rative allowances						
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCT #: Allmand Law Firm, PLLC 5646 Milton Street, Suite 120 Dallas, TX 75206		С	DATE INCURRED: 02/24/2012 CONSIDERATION: Attorney Fees REMARKS: In the plan				\$3,183.50	\$3,183.50	\$0.00
			sheets Subtotals (Totals of this	ра	ge)	>	\$3,183.50	\$3,183.50	\$0.00
attached to Schedule of Creditors Holding Priority Claims  (Use only on last page of the completed Schedule E.  Report also on the Summary of Schedules.)  \$35,708.84									
If app	lica	ble,	last page of the completed Schedule report also on the Statistical Summa bilities and Related Data.)	E.	als	>		\$35,708.84	\$0.00

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B6F (Official Form 6F) (12/07) In re Lawrence Vernon Tucker

Case No.		
	(if known)	

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

	9 "		variou diamino to roport on tino confoculto i :				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.  DATE INCURRED: 1/18/2007 CONSIDERATION:	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Beneficial/HFC 961 North Weigel Avenue Elmhurst, IL 60126		С	Signature Loan REMARKS:				\$3,442.00
ACCT #:  Capital One PO Box 12907 Richmond, VA 23285-5523		С	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$3,792.11
ACCT #:  Chase P.O. Box 15298 Wilmington, DE 19850-5298		O	DATE INCURRED: 3/7/2005 CONSIDERATION: Credit Card REMARKS:				\$1.00
ACCT #: Fredrick Stevens 105 Prospect Ave. Long Beach, CA 90803		C	DATE INCURRED: CONSIDERATION: Business Debt REMARKS:				\$2,000.00
ACCT #: Household Finance P.O. Box 12907 Norfolk, VA 23450-8873		O	DATE INCURRED: CONSIDERATION: Personal Loan REMARKS:				\$3,338.47
ACCT #: 3668 HSBC Bank PO Box 5244 Carol Stream, IL 60197		С	DATE INCURRED: 9/22/2007 CONSIDERATION: Credit Card REMARKS:				\$3,668.00
Subtotal >  Total >  (Use only on last page of the completed Schedule F.)  2continuation sheets attached (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)						\$16,241.58	

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B6F (Official Form 6F) (12/07) - Cont. In re Lawrence Vernon Tucker

Case No.		
	(if known)	

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	TNESNITINGS	INITOLIIDATED		AMOUNT OF CLAIM
ACCT#: xxxxxxxxxxxxxxxxxxxx0905 Sallie Mae P.O. Box 11509 Killeen, TX 76547-1509		С	DATE INCURRED: 9/5/2003 CONSIDERATION: Student Loan REMARKS:				\$132,484.00
ACCT#: The California Credit 701 N. Brand Blvd Glendale, CA 91203-1295		С	DATE INCURRED: 7/1/1988 CONSIDERATION: Credit Card REMARKS:				\$5,833.42
ACCT#: The California Credit 701 N. Brand Blvd Glendale, CA 91203-1295		С	DATE INCURRED: 7/1/1988 CONSIDERATION: Credit Card REMARKS:				Unknown
ACCT#: The Holiner Psychiatric Group 7777 Forest Lane Building C Suite 833 Dallas, TX 75230		С	DATE INCURRED: CONSIDERATION: Medical Bills REMARKS:				\$2,919.83
ACCT#: xxxxx3660 US Bank P.O. Box 790084 Saint Louis, MO 63179		С	DATE INCURRED: 10/12/2007 CONSIDERATION: Repo Deficiency REMARKS:				Unknown
ACCT#: 1198 Wells Fargo PO Box 29746 Phoenix, AZ 85038		С	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$9,400.37
Sheet no. <u>1</u> of <u>2</u> continuation she Schedule of Creditors Holding Unsecured Nonpriority C	aim	IS	hed to  (Use only on last page of the completed Sort also on Summary of Schedules and, if applica Statistical Summary of Certain Liabilities and Re	ched ble, d	Γota lule on t	al > F.) he	> .) e

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Case No.		
	(if known)	

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT#: 4554 Wells Fargo PO Box 29746 Phoenix, AZ 85038		С	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$9,553.90
ACCT #: WFF Cards 3201 N. 4th Ave Sioux Falls, SD 57104		С	DATE INCURRED: 12/20/2004 CONSIDERATION: Credit Card REMARKS:				\$8,550.00
Sheet no. <u>2</u> of <u>2</u> continuation she Schedule of Creditors Holding Unsecured Nonpriority C		IS	(Use only on last page of the completed Sc ort also on Summary of Schedules and, if applicab Statistical Summary of Certain Liabilities and Rela	hed le, c	ota ule on th	l > F.) ne	\$18,103.90 \$184,983.10

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B6G (Official Form 6G) (12/07)

In re Lawrence Vernon Tucker

Case No.		
	(if known)	

#### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases of contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT OF OTHER PARTIES TO LEASE OR CONTRACT. CONTRACT.

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B6H (Official Form 6H) (12/07)

In re Lawrence Vernon Tucker

Case No.	
	(if known)

#### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

Check this box if debtor has no codebtors.				
NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR			
Tucker, Desiree 4837 Durham Drive Plano, TX 75093				
Tucker, Desiree 4837 Durham Drive Plano, TX 75093	Allmand Law Firm, PLLC 5646 Milton Street, Suite 120 Dallas, TX 75206			
Tucker, Desiree 4837 Durham Drive Plano, TX 75093	Beneficial/HFC 961 North Weigel Avenue Elmhurst, IL 60126			
Tucker, Desiree 4837 Durham Drive Plano, TX 75093	Capital One PO Box 12907 Richmond, VA 23285-5523			
Tucker, Desiree 4837 Durham Drive Plano, TX 75093	Chase P.O. Box 15298 Wilmington, DE 19850-5298			
Tucker, Desiree 4837 Durham Drive Plano, TX 75093	City of Plano Appraisal P.O. Box 8006 McKinney, TX 75070			
Tucker, Desiree 4837 Durham Drive Plano, TX 75093	Collin Co. Junior College Appraisal P.O. Box 8006 McKinney, TX 75070			

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B6H (Official Form 6H) (12/07) - Cont.

In re Lawrence Vernon Tucker

Case No.	
	(if known)

# **SCHEDULE H - CODEBTORS**

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Tucker, Desiree 4837 Durham Drive Plano, TX 75093	Collin County Appraisal District c/o Gay McCall Isaacks et al 777 E. 15th Street Plano, TX 75074
Tucker, Desiree 4837 Durham Drive Plano, TX 75093	Fredrick Stevens 105 Prospect Ave. Long Beach, CA 90803
Tucker, Desiree 4837 Durham Drive Plano, TX 75093	Household Finance P.O. Box 12907 Norfolk, VA 23450-8873
Tucker, Desiree 4837 Durham Drive Plano, TX 75093	HSBC Bank PO Box 5244 Carol Stream, IL 60197
Tucker, Desiree 4837 Durham Drive Plano, TX 75093	Internal Revenue Service Department of the Treasury PO Box 7346 Philadelphia, PA 19101-7346
Tucker, Desiree 4837 Durham Drive Plano, TX 75093	Plano ISD Appraisal P.O. Box 8006 McKinney, TX 75070
Tucker, Desiree 4837 Durham Drive Plano, TX 75093	Pulte Mortgage, LLC 7390 S. Iola Englewood, CO 80112

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In re Lawrence Vernon Tucker

Case No.	
	(if known)

# **SCHEDULE H - CODEBTORS**

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Tucker, Desiree 4837 Durham Drive Plano, TX 75093	<b>Sallie Mae</b> P.O. Box 11509 Killeen, TX 76547-1509
Tucker, Desiree 4837 Durham Drive Plano, TX 75093	State of California PO Box 942867 Sacramento, CA 94267-0001
Tucker, Desiree 4837 Durham Drive Plano, TX 75093	The California Credit 701 N. Brand Blvd Glendale, CA 91203-1295
Tucker, Desiree 4837 Durham Drive Plano, TX 75093	The California Credit 701 N. Brand Blvd Glendale, CA 91203-1295
Tucker, Desiree 4837 Durham Drive Plano, TX 75093	The Holiner Psychiatric Group 7777 Forest Lane Building C Suite 833 Dallas, TX 75230
Tucker, Desiree 4837 Durham Drive Plano, TX 75093	US Bank P.O. Box 790084 Saint Louis, MO 63179
Tucker, Desiree 4837 Durham Drive Plano, TX 75093	Wells Fargo PO Box 29746 Phoenix, AZ 85038

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B6H (Official Form 6H) (12/07) - Cont.

In re Lawrence Vernon Tucker

Case No.	
	(if known)

# **SCHEDULE H - CODEBTORS**

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Tucker, Desiree 4837 Durham Drive Plano, TX 75093	Wells Fargo PO Box 29746 Phoenix, AZ 85038
Tucker, Desiree 4837 Durham Drive Plano, TX 75093	WFDS/WDS P.O. Box 1697 Winterville, NC 28590-1697
Tucker, Desiree 4837 Durham Drive Plano, TX 75093	WFF Cards 3201 N. 4th Ave Sioux Falls, SD 57104

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B6I (Official Form 6I) (12/07)

In re Lawrence Vernon Tucker

Case No	
	(if known)

# SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:		Dependents of I	Debtor and Spou	se	
Married	Relationship(s): Son Son Son	Age(s): 15 7 4	Relationship(s		Age(s):
Employment:	Debtor		Spouse		
Occupation Name of Employer How Long Employed Address of Employer	Phychiatrist Lawrence V. Tucker, M.D., PLLC 8/2011 2800 North Dallas Parkway, Ste Plano, TX 75093		Unemployed Unemployed		
	rerage or projected monthly income , salary, and commissions (Prorate ertime			DEBTOR \$0.00 \$0.00 \$0.00	\$POUSE \$0.00 \$0.00
<ol> <li>LESS PAYROLL DEI         <ul> <li>a. Payroll taxes (inclub. Social Security Taxol. Medicare</li> <li>d. Insurance</li> <li>e. Union dues</li> <li>f. Retirement</li> <li>g. Other (Specify)</li> <li>h. Other (Specify)</li> <li>j. Other (Specify)</li> <li>k. Other (Specify)</li> </ul> </li> <li>5. SUBTOTAL OF PAYI</li> <li>6. TOTAL NET MONTH</li> </ol>	rdes social security tax if b. is zero)			\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
<ol> <li>Regular income from</li> <li>Income from real pro</li> <li>Interest and dividend</li> <li>Alimony, maintenanc that of dependents list</li> </ol>	operation of business or profession perty see or support payments payable to			\$23,933.83 \$0.00 \$0.00 \$0.00	\$0.00 \$0.00 \$0.00 \$0.00
12. Pension or retiremen 13. Other monthly incom a. b. c.				\$0.00 \$0.00 \$0.00 \$0.00	\$0.00 \$0.00 \$0.00 \$0.00
14. SUBTOTAL OF LINE				\$23,933.83	\$0.00
	Y INCOME (Add amounts shown on the combine of the c	•	ine 15)	\$23,933.83 \$23.	\$0.00 933.83
		. Johanni Cotalo II Olli II		Ψ20,	

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

<sup>17.</sup> Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **None.** 

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B6J (Official Form 6J) (12/07)

c. Monthly net income (a. minus b.)

IN RE: Lawrence Vernon Tucker Case No. \_\_\_\_\_

Case No.	
	(if known)

\$749.33

### SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse." 1. Rent or home mortgage payment (include lot rented for mobile home) \$2,050.00 ☐ Yes a. Are real estate taxes included? **™** No b. Is property insurance included? ☐ Yes **☑** No \$200.00 2. Utilities: a. Electricity and heating fuel b. Water and sewer \$75.00 c. Telephone d. Other: Phone, Cable & Internet \$250.00 3. Home maintenance (repairs and upkeep) \$75.00 4. Food \$600.00 5. Clothing \$100.00 6. Laundry and dry cleaning \$50.00 7. Medical and dental expenses \$150.00 8. Transportation (not including car payments) \$350.00 9. Recreation, clubs and entertainment, newspapers, magazines, etc. \$80.00 10. Charitable contributions \$200.00 11. Insurance (not deducted from wages or included in home mortgage payments) a. Homeowner's or renter's b. Life \$1,000.00 c. Health \$1,066.00 d. Auto \$187.00 e. Other: 12. Taxes (not deducted from wages or included in home mortgage payments) 13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) a. Auto: Car Payment \$792.00 b. Other: School Lunches \$100.00 c. Other: Child Care \$240.00 d. Other: 14. Alimony, maintenance, and support paid to others: 15. Payments for support of add'l dependents not living at your home: 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) \$15,619.50 17.a. Other: 17.b. Other: 18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, \$23,184.50 if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: None. 20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 15 of Schedule I \$23,933.83 b. Average monthly expenses from Line 18 above \$23,184.50

# UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF TEXAS SHERMAN DIVISION

IN RE: Lawrence Vernon Tucker CASE NO

CHAPTER 13

# **EXHIBIT TO SCHEDULE J**

# **Itemized Business Expenses**

Lawrence Tucker, PLLC

Expense	Category	Amount
Advertising	Business Expense	\$1,400.00
Rent/Admin	Business Expense	\$5,346.00
Supplies	Business Expense	\$1,000.00
Electricity	Business Expense	\$547.00
Telephone	Business Expense	\$494.67
Insurance	Business Expense	\$1,085.00
Misc	Business Expense	\$300.00
Merchandise Cost	Business Expense	\$483.33
Employee Wages	Business Expense	\$3,233.33
Accounting Fees	Business Expense	\$425.00
Taxes	Business Expense	\$1,016.67
Other	Business Expense	\$288.50
	Total >	\$15,619.50

B6 Summary (Official Form 6 - Summary) (12/07)

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# UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF TEXAS SHERMAN DIVISION

In re Lawrence Vernon Tucker

Case No.

Chapter 13

#### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$319,622.00		
B - Personal Property	Yes	5	\$49,082.46		
C - Property Claimed as Exempt	Yes	2		ı	
D - Creditors Holding Secured Claims	Yes	2		\$358,903.86	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	3		\$35,708.84	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	3		\$184,983.10	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	4			
I - Current Income of Individual Debtor(s)	Yes	1			\$23,933.83
J - Current Expenditures of Individual Debtor(s)	Yes	2			\$23,184.50
	TOTAL	24	\$368,704.46	\$579,595.80	

Case 13-42343 Doc 1 Filed 09/27/13 Entered 09/27/13 13:56:36 Desc Main Document Page 31 of 57

Form 6 - Statistical Summary (12/07)

#### **UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF TEXAS SHERMAN DIVISION**

In re Lawrence Vernon Tucker

Chapter 13

Case No.

### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	
Student Loan Obligations (from Schedule F)	
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	
TOTAL	
State the following:	+
Average Income (from Schedule I, Line 16)	
Average Expenses (from Schedule J, Line 18)	
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	
State the following:	
Total from Schedule D, "UNSECURED PORTION, IF ANY" column	
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column	
4. Total from Schedule F	
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)	

Case 13-42343 Doc 1 Filed 09/27/13 Entered 09/27/13 13:56:36 Desc Main B6 Declaration (Official Form 6 - Declaration) (12/07)

Document Page 32 of 57

In re Lawrence Vernon Tucker

Case No. (if known)

# **DECLARATION CONCERNING DEBTOR'S SCHEDULES DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the for sheets, and that they are true and correct to the best of my I		26
Date <u>9/27/2013</u>	Signature /s/ Lawrence Vernon Tucker  Lawrence Vernon Tucker	
Date	Signature	
	[If joint case, both spouses must sign.]	

B7 (Official Form 7) (04/13)

# Document Page 33 of 57 UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF TEXAS SHERMAN DIVISION

In re:	Lawrence Vernon Tucker	Case No.	
			(if known)

		STATEMENT OF FINANCIAL AFFAIRS			
	1. Income from empl	oyment or operation of business			
None	State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the TWO YEARS immediately preceding this calendar year. (A debtor th maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filir under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)				
	AMOUNT	SOURCE			
	\$16,392.00	2011 Income			
	\$16,718.00	2012 Income			
	2. Income other than	from employment or operation of business			
None	State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the TWO YEARS immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)				
AMOUNT SOURCE					

\$5,342.00 2011 Unemployment Income

\$38,643.00 2012 Business Income - Psychiatry

\$165,265.00 YTD Business Income

#### 3. Payments to creditors

Complete a. or b., as appropriate, and c.

None

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 DAYS immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR Reserves at Charles Place 4701 Charles Place Plano, TX 75093 DATES OF PAYMENTS Monthly

AMOUNT PAID

AMOUNT STILL OWING

Monthly \$1,535.00

(Last 90 days)

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 DAYS immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225\*. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

 $^{\star}$  Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

None

c. All debtors: List all payments made within ONE YEAR immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

B7 (Official Form 7) (04/13)

# UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF TEXAS SHERMAN DIVISION

n re:	Lawrence Vernon Tucker	Case No.	
			(if known)

#### STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 1

N	^	n

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

.7

a. List all suits and administrative proceedings to which the debtor is or was a party within ONE YEAR immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within ONE YEAR immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 5. Repossessions, foreclosures and returns

Non

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within ONE YEAR immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER US Bank P.O. Box 790084 Saint Louis, MO 63179

DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN 2011

DESCRIPTION AND VALUE OF PROPERTY 2008 Porsche 911 Turbo

#### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 DAYS immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within ONE YEAR immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 7. Gifts

None

List all gifts or charitable contributions made within ONE YEAR immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 8. Losses

None

List all losses from fire, theft, other casualty or gambling within ONE YEAR immediately preceding the commencement of this case OR SINCE THE COMMENCEMENT OF THIS CASE. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

B7 (Official Form 7) (04/13)

# UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF TEXAS SHERMAN DIVISION

In re:	Lawrence Vernon Tucker	Case No.	
			(if known)

#### STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 2

	9. Payments related to debt counseling	ng or	bankruptc	y
None				

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within ONE YEAR immediately preceding the commencement of this case.

09/09/2013

NAME AND ADDRESS OF PAYEE Allmand Law Firm, PLLC 5646 Milton Street, Suite 120 Dallas Texas 75206 DATE OF PAYMENT,

NAME OF PAYER IF

AMOUNT OF MONEY OR DESCRIPTION

OTHER THAN DEBTOR

AND VALUE OF PROPERTY

\$316.50

#### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within TWO YEARS immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE,

RELATIONSHIP TO DEBTOR
BSI Financial Services, Inc.

PO Box 517 Tituusville, PA 16354 DESCRIBE PROPERTY TRANSFERRED

DATE AND VALUE RECEIVED
12/15/2010 3382 Colonial Ave
Los Angeles, CA 90066

Sold in Short Sale FMV is 1235000.00

b. List all property transferred by the debtor within TEN YEARS immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

#### 11. Closed financial accounts

None

 $\square$ 

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within ONE YEAR immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within ONE YEAR immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 DAYS preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 14. Property held for another person

None

✓

List all property owned by another person that the debtor holds or controls.

B7 (Official Form 7) (04/13)

# UNITED STATES BANKRUPTCY COURT **EASTERN DISTRICT OF TEXAS SHERMAN DIVISION**

n re:	Lawrence Vernon Tucker	Case No.	
			(if known)

	STATEMENT OF FINANCIAL AFFAIRS  Continuation Sheet No. 3			
None	_ If the debtor has moved within THREE YEARS immediately preceding the commencement of this case, list all premises which the debtor occup			
	ADDRESS	NAME USED	DATES OF OCCUPANCY	
	4 Dorado Pl Rolling Hills Estates, CA 90274-4213	Lawrence V. Tucker	July 4, 2010 - June 30, 2011	
	3382 Colonial Ave. Los Angeles, CA 90066-1508	Lawrence V. Tucker	January 4, 2005 - September 15, 2010	
None	16. Spouses and Former Spouses  If the debtor resides or resided in a community pro Nevada, New Mexico, Puerto Rico, Texas, Washir identify the name of the debtor's spouse and of an  NAME  Desiree Tucker  Current Non-Filing Spouse  4701 Charles Place, #1412  Plano, TX 75093	ngton, or Wisconsin) within EIGHT YEARS imme	ediately preceding the commencement of the case,	
	17. Environmental Information			
	For the purpose of this question, the following definitions apply:			
	"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.			
	"Site" means any location, facility, or property as d by the debtor, including, but not limited to, disposa		r not presently or formerly owned or operated	
	"Hazardous Material" means anything defined as a	a hazardous waste, hazardous substance, toxic s	substance, hazardous material, pollutant, or	

contaminant or similar term under an Environmental Law.

None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the **Environmental Law:** 

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

B7 (Official Form 7) (04/13)

# UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF TEXAS SHERMAN DIVISION

n re:	Lawrence Vernon Tucker	Case No.	
			(if known)

#### STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 4

N	^	n	۵	

#### 18. Nature, location and name of business

a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within SIX YEARS immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within SIX YEARS immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within SIX YEARS immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within SIX YEARS immediately preceding the commencement of this case.

**NATURE OF BUSINESS** 

**Medical Practice** 

NAME, ADDRESS, AND LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN) / COMPLETE EIN

Lawrence V. Tucker, PLLC 2800 N. Dallas Parkway, Ste 220 Plano, TX 75093 45-3254427

Lawrence v. Tucker MD, Inc 4701 Charles Place, Apt 1412 Plano, TX 75093 4 Dorado Place Rolling Hills Estates, CA (While in California) **BEGINNING AND ENDING** 

**DATES** 

September 2011 -

**Present** 

Medical Practice March 6, 2006-July

2011

None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within SIX YEARS immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement ONLY if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

#### 19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within TWO YEARS immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS Lawrence Vernon Tucker 4701 Charles Place, #1412 Plano, TX 75093 **DATES SERVICES RENDERED** 

None

b. List all firms or individuals who within TWO YEARS immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

B7 (Official Form 7) (04/13)

# UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF TEXAS SHERMAN DIVISION

n re:	Lawrence Vernon Tucker	Case No.	
			(if known)

		OF FINANCIAL AFFAIRS ontinuation Sheet No. 5
None	c. List all firms or individuals who at the time of the commen debtor. If any of the books of account and records are not as	cement of this case were in possession of the books of account and records of the vailable, explain.
	NAME Lawrence Vernon Tucker	ADDRESS 4701 Charles Place, #1412 Plano, TX 75093
None	d. List all financial institutions, creditors and other parties, in the debtor within TWO YEARS immediately preceding the co	cluding mercantile and trade agencies, to whom a financial statement was issued by mmencement of this case.
None	20. Inventories  a. List the dates of the last two inventories taken of your prodular amount and basis of each inventory.	perty, the name of the person who supervised the taking of each inventory, and the
None	b. List the name and address of the person having possessi	on of the records of each of the inventories reported in a., above.
None	21. Current Partners, Officers, Directors and S a. If the debtor is a partnership, list the nature and percentage	
None	b. If the debtor is a corporation, list all officers and directors holds 5 percent or more of the voting or equity securities of the	of the corporation, and each stockholder who directly or indirectly owns, controls, or he corporation.
None	<b>22. Former partners, officers, directors and sh</b> <ul> <li>a. If the debtor is a partnership, list each member who withdocommencement of this case.</li> </ul>	areholders rew from the partnership within ONE YEAR immediately preceding the
None	b. If the debtor is a corporation, list all officers or directors w preceding the commencement of this case.	hose relationship with the corporation terminated within ONE YEAR immediately
None	23. Withdrawals from a partnership or distribu	tions by a corporation
None  ✓	· · · · · · · · · · · · · · · · · · ·	s or distributions credited or given to an insider, including compensation in any form, ny other perquisite during ONE YEAR immediately preceding the commencement of
None	24. Tax Consolidation Group	

If the debtor is a corporation, list the name and federal taxpayer-identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within SIX YEARS immediately preceding the commencement of the case.

#### 25. Pension Funds

None

If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within SIX YEARS immediately preceding the commencement of the case.

B7 (Official Form 7) (04/13)

### UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF TEXAS **SHERMAN DIVISION**

In re:	Lawrence Vernon Tucker	Case No.	
			(if known)

## STATEMENT OF FINANCIAL AFFAIRS Continuation Sheet No. 6

[If completed by an individual or individual and s	spouse]	
declare under penalty of perjury that I have rea		the foregoing statement of financial affairs and any
Date <u>9/27/2013</u>	Signature of Debtor	/s/ Lawrence Vernon Tucker Lawrence Vernon Tucker
Date	Signature of Joint Debto	or

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

B 201B (Form 201B) (12/09)

### UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF TEXAS SHERMAN DIVISION

In re Lawrence Vernon Tucker

Case No.	
Chapter	13

## CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

#### **Certification of the Debtor**

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

Lawrence Vernon Tucker	X /s/ Lawrence Vernon Tucker	9/27/2013
	Signature of Debtor	Date
Printed Name(s) of Debtor(s)	X	
Case No. (if known)	Signature of Joint Debtor (if any)	Date
Certificate of Compliance	ce with § 342(b) of the Bankruptcy Code	
I, Weldon Reed Allmand , cou	unsel for Debtor(s), hereby certify that I delivered to the	e Debtor(s) the Notice
required by § 342(b) of the Bankruptcy Code.		
/s/ Weldon Reed Allmand		
Weldon Reed Allmand, Attorney for Debtor(s)		
Bar No.: 24027134		
Allmand Law Firm, PC		
5646 Milton street suite 120		
Dallas Texas 75206		
E-Mail: rallmand@allmandlaw.com		

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) ONLY if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

#### UNITED STATES BANKRUPTCY COURT

## NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a JOINT CASE (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days BEFORE the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$46 administrative fee, \$15 trustee surcharge: Total fee \$306)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

### Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$46 administrative fee: Total fee \$281)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1167 filing fee, \$46 administrative fee: Total fee \$1213)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$46 administrative fee: Total fee \$246)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.

# UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF TEXAS SHERMAN DIVISION

IN RE: Lawrence Vernon Tucker CASE NO

CHAPTER 13

#### DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

		J.55200011					
1.	I. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above-named debtor(s) are that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:						
	For legal se	ervices, I have agreed	to ac	cept:	<u>\$3,500.00</u>		
	Prior to the	filing of this statemen	: I hav	ve received:	\$316.50		
	Balance Du	ue:			\$3,183.50		
2.	The source	of the compensation	paid 1	to me was:			
		Debtor		Other (specify)			
3.	The source	of compensation to b	e pai	d to me is:			
		Debtor	П	Other (specify)			
4.	_ I have	not agreed to share thates of my law firm.	— ie ab	ove-disclosed compensation with any other pe	erson unless they are members and		
	associ			disclosed compensation with another person of the agreement, together with a list of the na			
5.	<ul><li>a. Analysis</li><li>bankruptcy</li><li>b. Prepara</li></ul>	s of the debtor's financ ; ition and filing of any p	ial sit	have agreed to render legal service for all asputation, and rendering advice to the debtor in one of the debtor in	etermining whether to file a petition in nich may be required;		
6.	By agreem	ent with the debtor(s),	the a	bove-disclosed fee does not include the follow	ving services:		
				CERTIFICATION			
	-		-	olete statement of any agreement or arrangem cankruptcy proceeding.	ent for payment to me for		
		9/27/2013		/s/ Weldon Reed Allmand			
		Date		Weldon Reed Allmand Allmand Law Firm, PC 5646 Milton street suite 120 Dallas Texas 75206	Bar No. 24027134		
	/s/ Lawrer	nce Vernon Tucker					
		/ernen Tucker					

# UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF TEXAS SHERMAN DIVISION

IN RE: Lawrence Vernon Tucker CASE NO

CHAPTER 13

### **VERIFICATION OF CREDITOR MATRIX**

	The above named Debtor	hereby verifies that	at the attached li	st of creditors is	true and correct to	the best of h	าis/her
know	ledge.						

Date 9/27/2013	Signature /s/ Lawrence Vernon Tucker  Lawrence Vernon Tucker	
Date	Signature	

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Allmand Law Firm, PLLC 5646 Milton Street, Suite 120 Dallas, TX 75206

Beneficial/HFC 961 North Weigel Avenue Elmhurst, IL 60126

Capital One PO Box 12907 Richmond, VA 23285-5523

Chase P.O. Box 15298 Wilmington, DE 19850-5298

City of Plano Appraisal P.O. Box 8006 McKinney, TX 75070

Collin Co. Junior College Appraisal P.O. Box 8006 McKinney, TX 75070

Collin County Appraisal District c/o Gay McCall Isaacks et al 777 E. 15th Street Plano, TX 75074

Desiree Tucker 4837 Durham Drive Plano, TX 75093

Fredrick Stevens 105 Prospect Ave. Long Beach, CA 90803 Household Finance P.O. Box 12907 Norfolk, VA 23450-8873

HSBC Bank PO Box 5244 Carol Stream, IL 60197

Internal Revenue Service Department of the Treasury PO Box 7346 Philadelphia, PA 19101-7346

Internal Revenue Service P.O. Box 7346 Philadelphia, PA 19101-7346

Plano ISD Appraisal P.O. Box 8006 McKinney, TX 75070

Pulte Mortgage, LLC 7390 S. Iola Englewood, CO 80112

Sallie Mae P.O. Box 11509 Killeen, TX 76547-1509

State of California PO Box 942867 Sacramento, CA 94267-0001

The California Credit 701 N. Brand Blvd Glendale, CA 91203-1295

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The Holiner Psychiatric Group 7777 Forest Lane Building C Suite 833 Dallas, TX 75230

United States Attorney General Main Justice Building, Rm 5111 10th & Constitution Ave NW Washington D.C. 50230

United States Attorney's Office 110 North College Avenue, Suite 700 Tyler, Texas 75702-0204

United States Trustee's Office 110 North College Avenue, Suite 300 Tyler, Texas 75702-7231

US Bank P.O. Box 790084 Saint Louis, MO 63179

Wells Fargo PO Box 29746 Phoenix, AZ 85038

WFDS/WDS P.O. Box 1697 Winterville, NC 28590-1697

WFF Cards 3201 N. 4th Ave Sioux Falls, SD 57104

B 22C (Official Form 22C) (Chapter 13) (04/13)

In re: Lawrence Vernon Tucker

Case Number:

Page 48 of 57 According to the calculations required by this statement: ☐ The applicable commitment period is 3 years. ☑ The applicable commitment period is 5 years. Disposable income is determined under § 1325(b)(3).  $\mathbf{\Lambda}$ Disposable income is not determined under § 1325(b)(3). (Check the boxes as directed in Lines 17 and 23 of this statement.)

#### **CHAPTER 13 STATEMENT OF CURRENT MONTHLY INCOME** AND CALCULATION OF COMMITMENT PERIOD AND DISPOSABLE INCOME

In addition to Schedules I and J, this statement must be completed by every individual chapter 13 debtor, whether or not filing jointly. Joint debtors may complete one statement only.

			PORT OF INC					
		ital/filing status. Check the box that applies and	•	•	s statement as dire	cted.		
		a. ☐ Unmarried. Complete only Column A ("Debtor's Income") for Lines 2-10. b. ☑ Married. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 2-10.						
		gures must reflect average monthly income receive	•		Column A	Column B		
1		ng the six calendar months prior to filing the bankru		•	Column A	Column B		
		e month before the filing. If the amount of monthly			Debtor's	Spouse's		
		ths, you must divide the six-month total by six, and ropriate line.	enter the result on	tne	Income	Income		
2		<u> </u>	\$0.00	\$0.00				
		ss wages, salary, tips, bonuses, overtime, com- ome from the operation of a business, profession		act Line h from	\$0.00	\$0.00		
	Line	a and enter the difference in the appropriate colum	nn(s) of Line 3. If y	ou operate more				
		one business, profession or farm, enter aggregate						
3		ttachment. Do not enter a number less than zero. iness expenses entered on Line b as a deduction		any part of the				
	а.	Gross receipts	\$23,933.83	\$0.00				
	b.	Ordinary and necessary business expenses	\$17,433.56	\$0.00				
	C.	Business income	Subtract Line b	,	\$6,500.27	\$0.00		
	_	t and other real property income. Subtract Line			70,000.21	Ψ0.00		
		rence in the appropriate column(s) of Line 4. Do n						
4		not include any part of of the operating expense art IV.						
	a. Gross receipts \$0.00 \$0.00							
	b. Ordinary and necessary operating expenses \$0.00		\$0.00					
	c.	Rent and other real property income	Subtract Line b	from Line a	\$0.00	\$0.00		
5	Inte	rest, dividends, and royalties.		1	\$0.00	\$0.00		
6		sion and retirement income.			\$0.00	\$0.00		
		amounts paid by another person or entity, on a enses of the debtor or the debtor's dependents						
7		<b>purpose.</b> Do not include alimony or separate mail						
		by the debtor's spouse. Each regular payment sh	<b>***</b>	<b>#0.00</b>				
		mn; if a payment is listed in Column A, do not repo mployment compensation. Enter the amount in			\$0.00	\$0.00		
		ever, if you contend that unemployment compensation.						
8		use was a benefit under the Social Security Act, do						
	com	pensation in Column A or B, but instead state the a						
	Un	employment compensation claimed to be a	Debtor	Spouse				
		nefit under the Social Security Act	\$0.00	\$0.00	\$0.00	\$0.00		
		ome from all other sources. Specify source and	amount. If necessa	ary, list additional				
		ces on a separate page. Total and enter on Line 9						
		arate maintenance payments paid by your spou limony or separate maintenance. Do not includ						
9	the S	Social Security Act or payments received as a victir	m of a war crime, cr					
	hum	anity, or as a victim of international or domestic ter	rorism.					
	a.							
	b.							
	L.	<u> </u>			\$0.00	\$0.00		

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B 22C (Official Form 22C) (Chapter 13) (04/13)

10	through 9 in Column B. Enter the total(s).	\$6,500.27	\$0.00						
11	<b>Total.</b> If Column B has been completed, add Line 10, Column A to Line 10, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 10, Column A.  \$6,								
	Part II. CALCULATION OF § 1325(b)(4) COMMITMENT PERIOD								
12	Enter the amount from Line 11.		\$6,500.27						
13	Marital adjustment. If you are married, but are not filing jointly with your spouse, AND if you contend that calculation of the commitment period under § 1325(b)(4) does not require inclusion of the income of your spouse, enter on Line 13 the amount of income listed in Line 10, Column B that was NOT paid on a regular basis for the household expenses of you or your dependents and specify, in the lines below, the basis for excluding this income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If the conditions for entering this adjustment do not apply, enter zero.								
	a.								
	b.								
	c.								
	Total and enter on Line 13.		\$0.00						
14									
15	5 Annualized current monthly income for § 1325(b)(4). Multiply the amount from Line 14 by the number 12 and enter the result.								
16	Applicable median family income. Enter the median family income for applicable state and size. (This information is available by family size at www.usdoj.gov/ust/ or from the clerk of the court.)  a. Enter debtor's state of residence:  Texas  b. Enter debtor's household	e bankruptcy	\$75,396.00						
	Application of § 1325(b)(4). Check the applicable box and proceed as directed.								
17	The amount on Line 15 is less than the amount on Line 16. Check the box for "The applicable commitment period is								
	Part III. APPLICATION OF § 1325(b)(3) FOR DETERMINING DISPO	SABLE INCOM	1E						
18	Enter the amount from Line 11.		\$6,500.27						
19	Marital adjustment. If you are married, but are not filing jointly with your spouse, enter on Line 19 the total of any income listed in Line 10, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. Specify in the lines below the basis for excluding the Column B income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If the conditions for entering this adjustment do not apply, enter zero.								
	b.								
	[C.]		\$0.00						
	Total and enter on Line 19.								

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20	Current monthly income for § 1325(b)(3). Subtract Line 19 from Line 18 and enter the result.	\$6,500.27				
21	Annualized current monthly income for § 1325(b)(3). Multiply the amount from Line 20 by the number 12 and enter the result.					
22	Applicable median family income. Enter the amount from Line 16.					
23	<ul> <li>Application of § 1325(b)(3). Check the applicable box and proceed as directed.</li> <li>✓ The amount on Line 21 is more than the amount on Line 22. Check the box for "Disposable income is dunder § 1325(b)(3)" at the top of page 1 of this statement and complete the remaining parts of this statement.</li> <li>☐ The amount on Line 21 is not more than the amount on Line 22. Check the box for "Disposable income determined under § 1325(b)(3)" at the top of page 1 of this statement and complete Part VII of this statement.</li> <li>COMPLETE PARTS IV, V, OR VI.</li> </ul>	nt. is not				

		Part IV. C	ALCULATION	OF D	EDUCTIONS FROM INC	COME		
		Subpart A: Deduc	tions under Sta	ndard	s of the Internal Revenue	Service (IRS)		
24A	National Standards: food, apparel and services, housekeeping supplies, personal care, and miscellaneous. Enter in Line 24A the "Total" amount from IRS National Standards for Allowable Living Expenses for the applicable number or persons. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) The applicable number of persons is the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.							
24B	Out-of for Ou www.u perso 65 yea catego of any perso perso	nal Standards: health care. f-Pocket Health Care for perso it-of-Pocket Health Care for pe usdoj.gov/ust/ or from the clerk ins who are under 65 years of a ars of age or older. (The applic by that would currently be allow additional dependents whom ins under 65, and enter the res ins 65 and older, and enter the int, and enter the result in Line	ns under 65 years of of the bankruptcy age, and enter in L cable number of pewed as exemption; you support.) Multin Line c1. Multiresult in Line c2.	of age age or court.) ine b2 ersons s on yo tiply Lin	, and in Line a2 the IRS Nation older. (This information is ava Enter in Line b1 the applicabilithe applicable number of persion each age category is the number of the applicable to but an atom e a1 by Line b1 to obtain a tom e a2 by Line b2 to obtain a tom older.	nal Standards hilable at le number of ons who are limber in that blus the number tal amount for		
	Pers	sons under 65 years of age		Persons 65 years of age or older				
	a1.	Allowance per person	\$60.00	a2.	Allowance per person	\$144.00		
	b1.	Number of persons	5	b2.	Number of persons			
	c1.	Subtotal	\$300.00	c2.	Subtotal	\$0.00	\$300.00	
25A	Local Standards: housing and utilities; non-mortgage expenses. Enter the amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and family size. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) The applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.							

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25B	from Line a and enter the result in Line 25B. DO NOT ENTER AN AMOUNT LESS THAN ZERO.						
	a.	IRS Housing and Utilities Standards; mortgage/rent expense	\$1,843.00				
	b.	Average Monthly Payment for any debts secured by your home, if any, as stated in Line 47	\$2,049.75				
	C.	Net mortgage/rental expense	Subtract Line b from Line a.	\$0.00			
26	Local Standards: housing and utilities; adjustment. If you contend that the process set out in Lines 25A and 25B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below:						
	You	al Standards: transportation; vehicle operation/public transportation are entitled to an expense allowance in this category regardless of wheth ating a vehicle and regardless of whether you use public transportation.					
27A							
27B	Local Standards: transportation; additional public transportation expense.  If you pay the operating expenses for a vehicle and also use public transportation, and you contend that you are entitled to an additional deduction for your public transportation expenses, enter on Line 27B the "Public Transportation" amount from IRS Local Standards: Transportation. (This amount is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)						

28	Local Standards: transportation ownership/lease expense; Vehicle 1.  Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.)  □ 1 □ 2 or more.  Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 47; subtract Line b from Line a and enter the result in Line 28. DO NOT ENTER AN AMOUNT LESS THAN ZERO.					
	a. IRS Transportation Standards, Ownership Costs \$517.00					
	b. Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 47 \$748.36					
	c. Net ownership/lease expense for Vehicle 1 Subtract Line b from Line a.	\$0.00				
29	Local Standards: transportation ownership/lease expense; Vehicle 2. Complete this Line only if you checked the "2 or more" Box in Line 28. Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 47; subtract Line b from Line a and enter the result in Line 29. DO NOT ENTER AN AMOUNT LESS THAN ZERO.					
	a. IRS Transportation Standards, Ownership Costs \$200.00					
	b. Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 47 \$0.00					
	c. Net ownership/lease expense for Vehicle 2 Subtract Line b from Line a.	\$200.00				
30	Other Necessary Expenses: taxes. Enter the total average monthly expense that you actually incur for all federal, state, and local taxes, other than real estate and sales taxes, such as income taxes, self-employment taxes, social-security taxes, and Medicare taxes. DO NOT INCLUDE REAL ESTATE OR SALES TAXES.					
31	Other Necessary Expenses: involuntary deductions for employment. Enter the total average monthly deductions that are required for your employment, such as mandatory retirement contributions, union dues, and uniform costs. DO NOT INCLUDE DISCRETIONARY AMOUNTS, SUCH AS VOLUNTARY 401(K) CONTRIBUTIONS.					
32	Other Necessary Expenses: life insurance. Enter total average monthly premiums that you actually pay for term life insurance for yourself. DO NOT INCLUDE PREMIUMS FOR INSURANCE ON YOUR DEPENDENTS, FOR WHOLE LIFE OR FOR ANY OTHER FORM OF INSURANCE.					
33	Other Necessary Expenses: court-ordered payments. Enter the total monthly amount that you are required to pay pursuant to the order of a court or administrative agency, such as spousal or child support payments. DO NOT INCLUDE PAYMENTS ON PAST DUE OBLIGATIONS INCLUDED IN LINE 49.					
34	Other Necessary Expenses: education for employment or for a physically or mentally challenged child.  Enter the total average monthly amount that you actually expend for education that is a condition of employment and for education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available.					
35	Other Necessary Expenses: childcare. Enter the total average monthly amount that you actually expend on childcaresuch as baby-sitting, day care, nursery and preschool. DO NOT INCLUDE OTHER EDUCATIONAL PAYMENTS.					
36	Other Necessary Expenses: health care. Enter the total average monthly amount that you actually expend on health care that is required for the health and welfare of yourself or your dependents, that is not reimbursed by insurance or paid by a health savings account, and that is in excess of the amount entered in Line 24B. DO NOT INCLUDE PAYMENTS FOR HEALTH INSURANCE OR HEALTH SAVINGS ACCOUNTS LISTED IN LINE 39.					
37	Other Necessary Expenses: telecommunication services. Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone servicesuch as pagers, call waiting, caller id, special long distance, or internet serviceto the extent necessary for your health and welfare or that of your dependents. DO NOT INCLUDE ANY AMOUNT PREVIOUSLY DEDUCTED.					
38	Total Expenses Allowed under IRS Standards. Enter the total of Lines 24 through 37.	\$4,886.00				
	<u> </u>					

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	Subpart B: Additional Living Expense Note: Do not include any expenses that you have					
	Health Insurance, Disability Insurance, and Health Savings Account Expenses. List the monthly expenses in the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your dependents.					
	a. Health Insurance	\$1,333.00				
39	b. Disability Insurance	\$0.00				
	c. Health Savings Account	\$0.00				
	Total and enter on Line 39  IF YOU DO NOT ACTUALLY EXPEND THIS TOTAL AMOUNT, state your a expenditures in the space below:	ctual total average monthly	\$1,333.00			
40	Continued contributions to the care of household or family members. Enter the total average actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses. DO NOT INCLUDE PAYMENTS LISTED IN LINE 34.					
41	Protection against family violence. Enter the total average reasonably necessary monthly expenses that you actually incur to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court.					
42	Home energy costs. Enter the total average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities, that you actually expend for home energy costs. YOU MUST PROVIDE YOUR CASE TRUSTEE WITH DOCUMENTATION OF YOUR ACTUAL EXPENSES, AND YOU MUST DEMONSTRATE THAT THE ADDITIONAL AMOUNT CLAIMED IS REASONABLE AND NECESSARY.					
43	Education expenses for dependent children under 18. Enter the total average monthly expenses that you actually incur, not to exceed \$156.25 per child, for attendance at a private or public elementary or secondary school by your dependent children less than 18 years of age. YOU MUST PROVIDE YOUR CASE TRUSTEE WITH DOCUMENTATION OF YOUR ACTUAL EXPENSES, AND YOU MUST EXPLAIN WHY THE AMOUNT CLAIMED IS REASONABLE AND NECESSARY AND NOT ALREADY ACCOUNTED FOR IN THE IRS STANDARDS.					
44	Additional food and clothing expense. Enter the total average monthly a clothing expenses exceed the combined allowances for food and clothing (a IRS National Standards, not to exceed 5% of those combined allowances. (at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) YOU MUST ADDITIONAL AMOUNT CLAIMED IS REASONABLE AND NECESSARY.	pparel and services) in the This information is available				
45	Charitable contributions. Enter the amount reasonably necessary for you charitable contributions in the form of cash or financial instruments to a char in 26 U.S.C. § 170(c)(1)-(2). DO NOT INCLUDE ANY AMOUNT IN EXCESS MONTHLY INCOME.	itable organization as defined	\$200.00			
46	Total Additional Expense Deductions under § 707(b). Enter the total of L	ines 39 through 45.	\$1,533.00			

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		S	ubpart C: Deductions for Del	bt Payment					
47	<b>Future payments on secured claims.</b> For each of your debts that is secured by an interest in property that you own, list the name of the creditor, identify the property securing the debt, state the Average Monthly Payment, and check whether the payment includes taxes or insurance. The Average Monthly Payment is the total of all amounts scheduled as contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. If necessary, list additional entries on a separate page. Enter the total of the Average Monthly Payments on Line 47.								
		Name of Creditor	Property Securing the Debt	Average Monthly Payment	Does payment include taxes or insurance?				
	a.	City of Plano Appraisal	Homestead	\$0.00	□ yes 🗹 no				
	b.	Collin Co. Junior College App	Homestead	\$0.00	□ yes 🗹 no				
	c.	Collin County Appraisal Distri	Homestead	\$0.00	□ yes 🗹 no				
		(See continuation page.)		Total: Add Lines a, b and c		\$2,798.11			
48	Other payments on secured claims. If any of debts listed in Line 47 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 47, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or								
		Name of Creditor	Property Securing the De	bt 1/60th of th	ne Cure Amount				
	a.								
	b.								
	C.			Total: Add	Lines a, b and c	\$0.00			
	Payı	ments on prepetition priority cla	ims. Enter the total amount, divi	ded by 60, of all pric	ority claims, such				
49	as p	riority tax, child support and alimor  . DO NOT INCLUDE CURRENT (	ny claims, for which you were liable	e at the time of your	bankruptcy	\$595.15			
		pter 13 administrative expenses lting administrative expense.	. Multiply the amount in Line a by	the amount in Line	b, and enter the				
	a.	Projected average monthly chap	ter 13 plan payment.		\$735.00				
50	b. Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)  7.6 %				7.6 %				
	C.	Average monthly administrative (	expense of chapter 13 case	Total: Multip	oly Lines a and b	\$55.86			
51	· ·								
	Subpart D: Total Deductions from Income								
52	Tota	I of all deductions from income.	Enter the total of Lines 38, 46 a	nd 51.		\$9,868.12			
		Part V. DETERMINA	ATION OF DISPOSABLE IN	NCOME UNDER	R § 1325(b)(2)				
53	Tota					\$6,500.27			
54	Support income. Enter the monthly average of any child support payments, foster care payments, or disability payments for a dependent child, reported in Part I, that you received in accordance with								

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55	Qualified retirement deductions. Enter the monthly total of (a) all amounts withheld by your employer from wages as contributions for qualified retirement plans, as specified in § 541(b)(7) and (b) all required repayments of loans from retirement plans, as specified in § 362(b)(19).							\$0.00
56	Tota	al of all de	eductions allowed under §	707(b)(2). Enter the a	amount from Lir	ne 52.		\$9,868.12
57	If the alternece YOU MUS	ere are sp native, de essary, lis J MUST P ST PROV	or special circumstances. Decial circumstances that justoecial circumstances that justoecial circumstant additional entries on a separate to the special circumstant additional entries on a separate to the special circumstant additional entries on a separate to the special circumstant additional entries and circumstant and circumstant additional entries and circumstant and circumstant additional entries and circumstant and circumstant additional entries and circumstant additional entries and circumstant and circumstant additional entries additional entries and circumstant additional entries add	ances and the resulting arate page. Total the ISTEE WITH DOCUM ITION OF THE SPEC	g expenses in li expenses and c ENTATION OF	nes a-c below enter the total THESE EXPE	I. If in Line 57. ENSES AND YOU	
		Nature	of special circumstances			Amount of e	expense	
	a.							
	b.							
	C.							
						Total: Add L	ines a, b, and c	\$0.00
58	<b>Total adjustments to determine disposable income.</b> Add the amounts on Lines 54, 55, 56, and 57 and enter the result.						\$9,868.12	
59							(\$3,367.85)	
			Part '	VI: ADDITIONAL	EXPENSE C	LAIMS		
	and unde	welfare o er § 707(b	ses. List and describe any f you and your family and that D)(2)(A)(ii)(I). If necessary, linse for each item. Total the	at you contend should st additional sources	l be an addition	al deduction f	rom your current mo	nthly income
00			Exp	ense Description			Monthly A	mount
60	a.			•				
	b.							
	C.							
				Т	otal: Add Lines	s a, b, and c		\$0.00
				Part VII: VER	IFICATION			
			er penalty of perjury that the nt case, both debtors must s		in this statemen	t is true and c	correct.	
61		Date:	9/27/2013	Signature:	/s/ Lawrence Lawrence Ve			
		Date:		Signature:		(Joint Debto	or, if any)	

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B 22C (Official Form 22C) (Chapter 13) (04/13)

### 47. Future payments on secured claims (continued):

Name of Creditor	Property Securing the Debt	Average Monthly Payment	Does payment include taxes or insurance?	
Plano ISD Appraisal	Homestead	\$0.00		
Pulte Mortgage, LLC	Homestead	\$2,049.75	☐ yes 🗹 no	
WFDS/WDS	2008 Jaguar XF, 34,282 Miles	\$748.36	□ yes 📝 no	

## Document Page 57 of 57 Current Monthly Income Calculation Details

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In re: Lawrence Vernon Tucker Case Number: Chapter:

### 3. Income from the operation of a business, profession or farm.

Debtor or Spouse's Income	Description (	Description (if available)							
	6 Months Ago	5 Months Ago	4 Months Ago	3 Months Ago	2 Months Ago	Last Month	Avg. Per Month		

Debtor	<b>Medical Prac</b>	tice					
Gross receipts	\$26,606.71	\$26,647.08	\$21,545.20	\$21,650.89	\$21,753.02	\$25,400.06	\$23,933.83
Ordinary/necessary business expenses	\$17,710.14	\$17,554.22	\$18,205.84	\$16,386.98	\$16,927.40	\$17,816.81	\$17,433.56
Business income	\$8.896.57	\$9.092.86	\$3,339,36	\$5,263,91	\$4.825.62	\$7.583.25	\$6.500.27